RETAIL DEVELOPMENT OPPORTUNITIES
FOR
CENTRAL SQUARE
CAMBRIDGE

by

Todd Wesley Jones

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ABSTRACT

This thesis is an analysis of the types of retail uses which are needed and supportable in Central Square. It focuses on a particular residential and retail development. It contains an analysis of the demographics and changing aspects of the neighborhoods which surround and support the retail area.

It also addresses problems inherent in the retail mix and possible solutions for a declining retail area. To do this an examination of opportunities to improve the retail area was done. This was undertaken with the intent of finding opportunities for a community based nonprofit development company to expand its efforts on behalf of the local community.

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AN ENTROPY PUBLICATION

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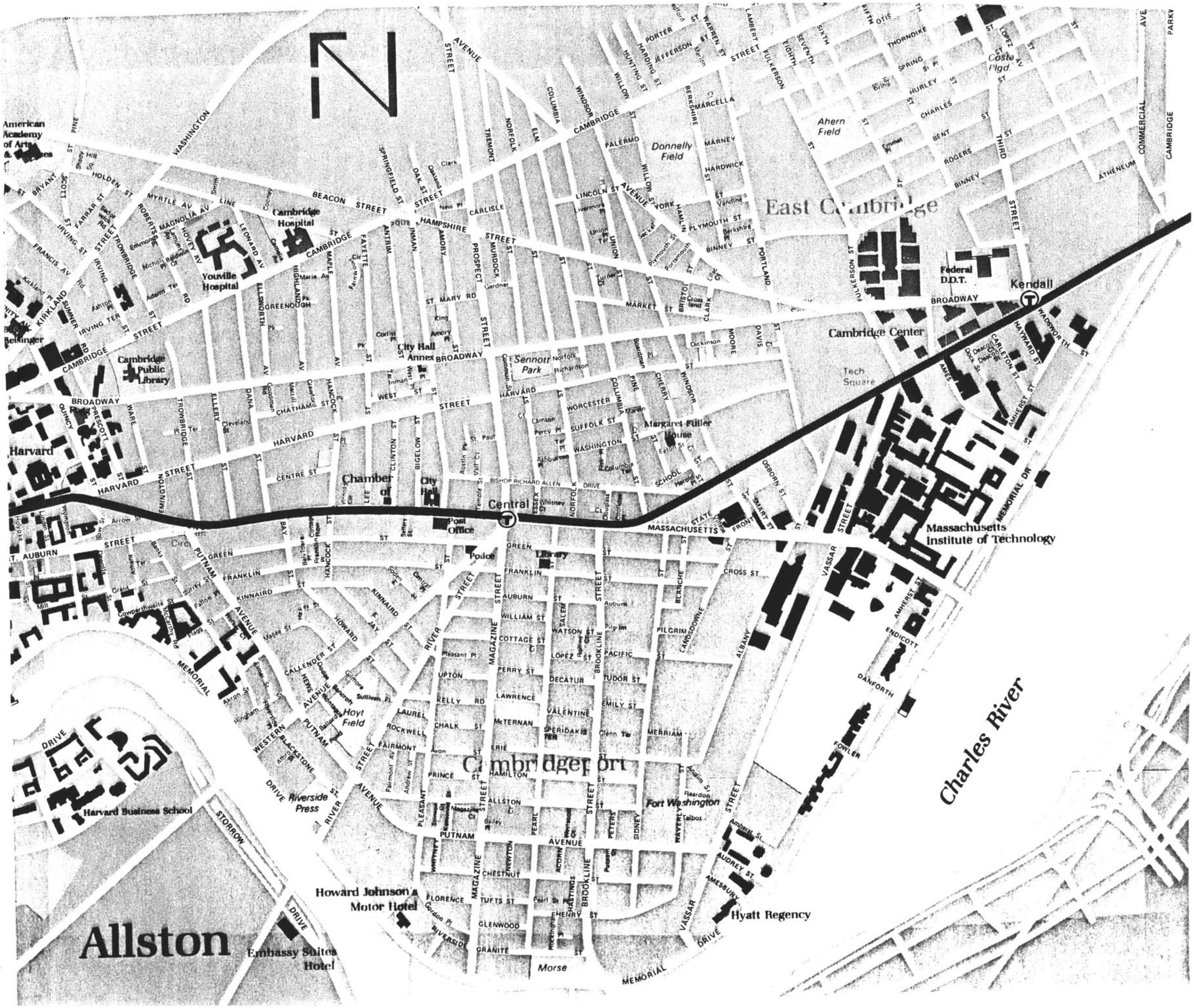
Lastly to The Captain, Chaz, Bubba, Pamela, T.D., Stoli, Jim Mac, D.C., J.T.,the Cancer Ward, the rest of the pilgrims in The First Class,to Meg, Maria, Inez, and Sandy wherever you are. For Proving that a bunch of strangers can be family THANX!

"What a long strange trip it's been..."
THE GRATEFUL DEAD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American Academy of Arts & Sciences
East Cambridge
Cambridge Hospital
Youville Hospital
Donnelly Field
Ahern Field
Federal D.O.T.
Kendall
Cambridge Center
Tech Square
Cambridge Public Library
City Hall Annex
Sennott Park
Margaret Fuller House
Harvard
Chamber of Commerce
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Central
Post Office
Police
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Massachusetts Institute of Technology
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Howard Johnson's Motor Hotel
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MEMORIAL DRIVE
STORROW DRIVE
RIVER STREET
MAGAZINE STREET
BROOKLINE STREET
PUTNAM AVENUE
WESTERN AVENUE
VASSAR STREET
MAIN STREET

PREFACE

The purpose of this analysis is to develop a targeting and marketing strategy for potential retail businesses to be located in a new development in the Central Square area of Cambridge. The stores are going to be located on the ground floor of an eighty-five unit housing project called Church Corner which will be built on River Street between Green and Franklin Streets. The ground floor retail space is to be approximately three thousand square feet which will be divided into four or five storefronts. The residential project will have twenty-three units that are designated for low and moderate income families. The remainder of the units will be at market rates which are estimated at between $700 and $1000 for two and three bedroom units. This "captive" market could provide a good consumer base for prospective tenants combined with a favorable location for retail. The development is located within a block of the center of Central Square; the intersection of Western and Massachusetts Avenues and Prospect and River Streets. The project is being developed by Winn Development with assistance from the Riverside Cambridgeport Community Corporation (RCCC). RCCC is helping Winn identify the types of services that the area does not have and potential new retail stores, possibly run by area residents, that may locate in the new space.

The intent of this study is twofold. One, is to aid RCCC in identifying those services which are presently available and those which might prove viable as potential tenants for the retail space. Second, is to provide RCCC with additional ideas for economic development in the Central Square area.

RCCC is a community development corporation which was started as part of an effort by local residents to develop low and moderate income housing in the area . This was accomplished with the use of State and Federal aid for renovation of deteriorating housing stock in the communities, and the development of new housing units to replace those beyond repair. RCCC has also set up a weatherization program to enable residents to improve the energy efficiency of their homes. RCCC has created a housing program to help neighborhood residents purchase their own homes and provide access to loan counceling and reduced mortage rates. RCCC's goals are to enable the low and moderate income residents of the neighborhoods to continue to live in affordable and well maintained housing in the community. RCCC is also trying to stimulate business and employment opportunities for area residents. By working on both housing and employment issues, RCCC is trying to stabilize the neighborhood. It has been successful as an outreach and referral agent to local businesses looking for employees from the community. It has also helped put together financing for one local high tech firm in partnership with the Community Development Finance Corporation.

RCCC is presently looking into the development of a light industrial building which will provide expansion space for neighborhood businesses and potential job opportunities for residents. Another possible avenue for RCCC's efforts to create a more stable economic and employment base in the community, is through the financing and incubation of start-up businesses in the community. It is this possibilty which has brought RCCC to its position in the development of the Church Corner project. The intent is to try to attract businesses that are either owned by community residents or will provide employment for residents. While the retail space in Church Corner is only three thousand square feet, it is a beginning for greater involvement in the retail redevelopment in Central Square.

RCCC has not been involved in commercial retail development prior to this venture. However, its directors are aware that if RCCC is to realize its goal of improving the economic base of the communities it represents it will need a broader range of projects than it has at present. There are a number of contributing factors to this situation. The Cambridge housing market has become very tight. Central Square is one of the last areas with affordable housing for younger couples who are just starting out and want to remain in the city. There has also been a growing amount of speculation on both single and multi-family dwellings. Central Square's location between Harvard and M.I.T., as well as it's proximity to the Simplex properties, (twenty-seven acres of mixed-use development) make it a likely target for speculators. The increased development in the Harvard Square and Kendall Square areas has left Central Square in the position of being in the middle of the development pattern, moving east from Harvard, and west from M.I.T.and Kendall Square.

What this situation means, is that RCCC will have a great deal of competition in its efforts to maintain affordable housing in the area. Additionally, given the present financial situation with goverment subsidies for low and moderate income housing projects drying up, it is important that RCCC be able to generate its own revenues. Development of commercial or retail properties and financing start-up businesses are a potential means toward lessening RCCC's dependence on government funds. As a community based organization it is also important that RCCC maintain a position of visibility. The reason for this is that as development in the area progresses, developers who will be coming into the area should be able to feel that RCCC is the representative of the community. If the Church Corner project which RCCC helped through the initial process is succesful, future developers will be inclined to work with RCCC. Also, if the community percieves RCCC as a professional organization working to enhance the community's interests, RCCC will have greater strength in dealing with developers. Low and moderate income neighborhoods have been underrepresented and displaced throughout the metropolitan area. Given the attractiveness of development opportunities in the Riverside/Cambridgeport area, RCCC is in a position of being able to get important concessions for the community, if it is seen as a competent organization by both developers and the community.

RCCC's proposed involvement in the Church Corner retail space will be structured as a master lease to RCCC which will then lease the space to retail businesses. RCCC will be providing financing to help incubate fledgling businesses through available funding from the Small Business Administration, and the Community Development Finance Corporation (CDFC).

The decision as to who will occupy the space will be based on the parameters that have been set by RCCC and Winn development. This study will contain an inventory of all the present retail uses and their locations as well as the the current used and available square footage in the area.

According to a study done in 1980 by the Community Development Department at the request of the Cambridge city council, the retail establishments in Central Square have decreased by 42% since 1963. At the same time there were a number of different forces at work in the area. There was the gradual, and in some cases not so gradual, departure of industry from the area which hit the predominately blue collar neighborhoods around Central Square particularly hard. Following this period, there was a large amount of commercial office space developed, 390,000 square feet between 1967 and 1974. Although this increased the number of people coming into the area daily, it did not improve the economic situation of the neighborhoods upon whom the retailers in the area depended for support. At the same time, as previously mentioned, there has been a great deal of renovation and development occurring in Harvard Square and the area in and around Kendall Square. There is also the spectre of the impending development of the Simplex properties. The possibilities include a new hotel,office and research space, and new retail to accomodate the new tenants and guests. The result of this actual and planned development activity has lead to the Central Square area being caught between the development in these areas.

There are five questions which this analysis will address. First, based on present demographic information, what is the implied demand for specific services in the Central Square area? Second, what is the present retail mix in the area? Third, does this mix provide the surrounding neighborhoods with needed retail services based on the implied demand analyzed in Chapter Two? Fourth, what strategy should RCCC employ in leasing the Church Corner retail space? And fifth, what opportunities exist for RCCC to stimulate additional commercial and retail development in the area?

The first chapter is a general description of the Central Square retail district and the surrounding neighborhoods. Chapter Two will discuss the implied demand for retail services based on an analysis of the demographics of the surrounding area. This analysis draws on the disposable income figures for the neighborhoods. These figures have been separated into the annual expenditures per household for twenty store types. Chapter Three inventories current retail uses in the area. It describes the services presently available, square footage presently occupied and vacant square footage. This information has been obtained through a survey of the owners and managers of existing businesses. The fourth chapter develops a strategy for leasing the new retail space in Church Corner and offers some thoughts on other opportunities for spurring economic development in the area.

CHAPTER ONE:CENTRAL SQUARE RETAIL DISTRICT

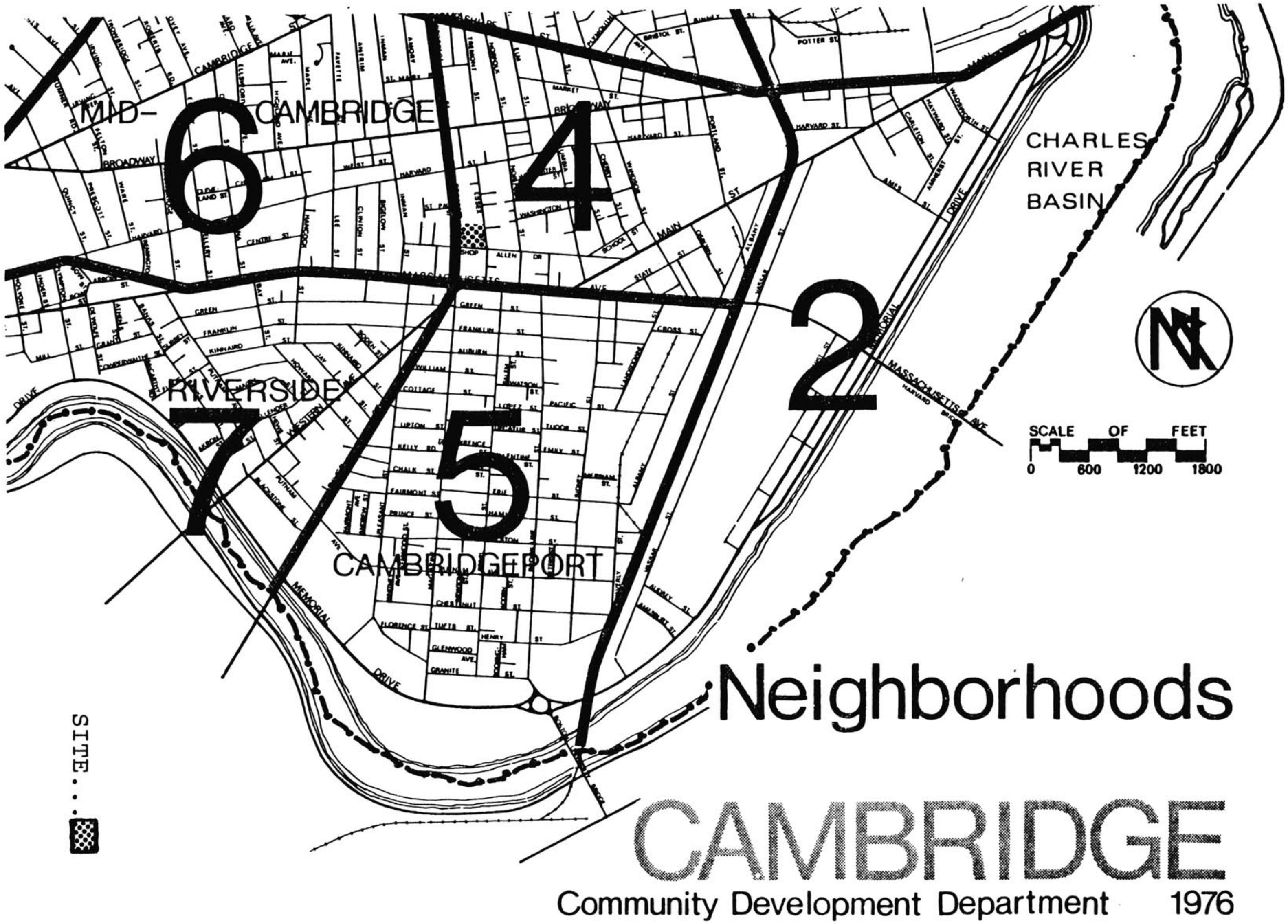
The Central Square Retail District in Cambridge is located along Massachussets Avenue between M.I.T. and Harvard Square. For the purpose of this analysis, the Central Square retail district is defined as all first floor retail stores located on Massachusetts Ave. between the intersections of Main Street and Massachusetts Avenue (Lafeyette Square) at the southeasternmost point and the intersection of Inman and Pleasant Streets with Massacusetts Avenue at the northeasternmost point. Also included are stores on the side streets between Bishop Richard Allen Drive on the north side of Mass Ave.and Green Street on the southern side.

Central Square is, as its name implies, centrally located along the Massachusetts Avenue corridor. It is easily accessible by public transportaion. It contains the Red Line stop, which is presently undergoing renovation, and six bus lines of the MBTA which either stop or originate at the center of Central Square at the intersection of Western and Mass avenues and River and Prospect streets. Although the area is easily reached by auto, traffic patterns and parking conditions are inadequate to accomodate the present number of employees and shoppers in the area. The attended parking lots in the area are generally used by people who come into the area to work. This leaves a minimum of space for shoppers. The municipal metered lots are not clearly visible to vehicular traffic. Moreover, these lots are hampered by the poor existing signage. Compounding the problems for merchants and potential customers is the zeal with which the meter people who are deployed in the area perform their duties. This is not to suggest that they should not do their jobs, but it has become a major deterent not only to violators but to extended shopping visits as well.

Overall, Central Square is an area which was thoroughly urbanized at the turn of the century. Except for a few historically designated buildings, that is the impression the area still gives. It is perceived as a retail district which has been allowed to become run down and this perception is generally true. The overall impression that one gets when driving into the area is one of a guantlet lined on both sides by fast food places, restuarants, convenience stores, trucks, buses, and double parked cars. The neon lighting and signage in store windows give the appearance of a year long going out of business sale. The impression one gets of architechtural forces within the Square is that there is no real continuity of design. Controls have not been exercised on development in the area. The majority of the buildings were developed before this became a concern and a number of buildings have had their original facades covered. The impression at night is gloomy due to the poor lighting in the area, and one generally feels that this is not where you want a flat tire. The image problems of the square have cut down the operating hours of local businesses, with the exception of the full service restuarants. The merchants in the area, ten to fifteen years ago, had hours that extended to as late as nine or ten o'clock at night at least three or four nights a week. Today there is very little activity after six other than the restuarants and bars in the area. The owners of the bars and music clubs that were interveiwed said that the image problem has also affected their business. People outside the area see it as a high crime area both in the daytime and at night. On a random Saturday, or any night during the summer, a visitor is likely to encounter groups of teens, street people and alcoholics from the local shelter who call the streets home. A few of the local establishments that had video games have gotten rid of them to cut down on the teen traffic.

Central Square is adjacent to four residential neighborhoods: Cambridgeport, Riverside, Mid-Cambridge and Area 4 (see map next page). The Square's economic growth and development has been intertwined with that of the surrounding neighborhoods' since before the turn of the century. This period of prosperity and expansion peaked around 1950 when the population in the four neighborhoods was nearly 50,000 people. During this period, Central Square

EXHIBIT TWO



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actively utilized both by the neighborhoods and consumers from the outlying areas. This was prior to the development of the large enclosed malls around the Greater Boston area. The development of the malls as well as a decline in population in the surrounding areas; due to a decrease in employment opportunities which resulted from the closure of a number of major area employers, has eaten into the share of the consumer market that Central Square once enjoyed. Despite the fact that the population has increased from a low point of about 39,000 people in 1970 to nearly 45,000 today, the area has continues to lose larger stores which have either moved to other locations or to the malls. The area has lost over 42% of its retail establishments, including all of it's department stores, over the last 20 years. Not all the news is bad. The last few years has seen an increase in commercial office development in the area which may indicate an improved economic outlook for the area. The Simplex properties, formerly the home of Simplex Wire and Cable, are now owned by M.I.T. which is joint venturing with Forest Cities to develop a major mixed use project. This could have a very positive effect on the economic future of the area. This is still likely to take a great deal more time to become a reality. It must first overcome opposition from some area residents who would like to see the site developed as housing. At present, the Central Square retail district is still located in and heavily dependent on the low to moderate income area in which it is located.

The population of the surrounding neighborhoods is very heterogenous. There is a wide mix of racial, ethnic,and social characteristics. According to the 1980 census the neighborhoods highest percentage are people of Irish ancestry(19.6) followed by English(19.0), Blacks(11.0), Italians (8.5), Portuguese(7.6), Hispanics(6.0),and Greeks (2.0). There is also a growing Asian population in the area which has its highest concentration in the M.I.T. campus area. Blacks and Hispanics are most heavily concentrated in Riverside/Cambridgeport and Area Four, while the majority of the Portuguese community are in the Mid and East Cambridge areas. The rest are rather evenly spread out among the neighborhoods with the exception of people of English ancestry who make up a large portion of the population around Harvard Square.

The neighborhoods in the Central Square area, particularly the area immediately adjacent to the Square, have a significant group of low and moderate income families. In the Area Four neighborhood subsidized housing makes up one third of the total subsidized housing units in Cambridge. However, in this area as well as the rest of the neighborhoods there has been an increase in moderate and market rate dwelling unit development resulting from commercial development in the area. This type of development has brought a great number of new businesses in the area that have a labor force or labor needs that cannot be met by the neighborhoods. As a result there are housing needs for the new influx of young professionals into the area.

The neighborhoods have been organized to fight displacement due to new development for a number of years. However the tide toward gentrification did not begin with large scale developments but with the gradual expansion of smaller scale renovations of single, two, three and four family dwellings. The area around Harvard Square began to be renovated as the development in the area of retail and commercial space began. These housing units along with the expansion of Harvard University housing led to more renovation and development in underutilized areas. However, due to the density of previously built older housing in the area, the possibilties were reduced to a finite number. This led to the expansion of the renovation area and its boundaries. At the same time the area around Kendall Square and the development of Tech Square have started to cause speculation on residential properties around M.I.T. This has included the renovation of some of the subsidized public housing in the Area Four neighborhood. An example of this is the Washington Elms which was originally a low income development located near Tech Square. Part of it has been renovated into townhouse type units between the new development and the neighborhood. Since it is very rare for public housing to be built in townhouse units, neighborhood leaders are afraid that these units will be turned into market rate units. There are two other public housing projects which are slated for renovations: Newtown Court which is adjacent to Washington Mews on Main and Windsor Streets, and Jefferson Park. This pattern is occurring with other subsidized housing in the four neighborhoods, most notably 808 Memorial Drive which is being moved toward market rent for all units due to foreclosure. Additionally, 100 units of market rate condominiums have been proposed for a parcel adjacent to Washington Elms. If this trend continues, public housing will no longer exist in large blocks in Central Square.

The neighborhoods adjacent to Central Square were once very community oriented, particularly in the Area 4 neighborhood. However this solidarity has been diluted somewhat by an influx of people with different concerns than those of the original residents. Many community leaders have been displaced by the recent developments in the area.

If this trend continues, the neighborhoods will not be able to avoid the gentrification of the area. The effect that this will have on the Central Square retail area is that the competition for the neighborhood dollar with Harvard Square and the malls will increase as the composition of the neighborhoods' population changes. The number of area residents who patronize the area has decreased along with the variety of stores in the area. If the shift continues, local stores which depend upon their regular customers from the neighborhoods will have to adjust to new demands.

The changing character of the neighborhood poses a question for the development of retail space in Central Square. Do you target the stores for the existing market, or the newer more upscale market? RCCC's agenda is focused on trying to stabilize the existing neighborhoods but, at sometime in the near future it may be neccesary from an economic development standpoint to reevaluate the neighborhood.

CHAPTER TWO: IMPLIED DEMOGRAPHIC DEMAND

The intent of this chapter is to analyze the ability of the neighborhoods surrounding the Central Square retail district to support specific services. I have listed the retail services most often found in community shopping areas (Source:Dollars and Cents for Shopping Centers 1984; U.L.I.). The types of shopping centers are categorized as super regional,regional,community and neighborhood in the U.L.I. publication. The publication is vague on the criteria used to classify a particular area although it would appear that determinations are based on retail square footage, consumer base, and service types. Based on square footage and consumer base the Central Square retail district is clearly a community shopping center. The variety of services is not as wide as the average community shopping area. This will be discussed further in the next chapter. After some consideration and comparsion to both other neighborhood and community shopping centers, I have decided to use community shopping center data for any comparisons which are neccesary.

In order to analyze the implied demand for specific services by the residents of the adjacent neighborhoods, a database was used which was compiled by Donnely Marketing Group. It is called a market potential analysis. This analysis provides an estimate of the average annual expenditures for each household in the neighborhoods, based on data compiled for each of the census tracts in the area. The expenditure figures are based on income per household. These figures are then divided into the average expenditures that area households make on specific retail services. The types of retail services are separated into twenty categories.

The estimates for the number of stores in each category that the surrounding area can support are based on the projected annual expenditures per store type and the average sales figures for stores in each category for the state of Massachusetts(Retail Trade census 1982). The potential expenditure figures have been divided by the per store sales for each category.

The following is a list of the tenant types most often found in community shopping centers in the U.S..

Tenant Type

GENERAL MERCHANDISE
- Junior department store
- Discount department store

FOOD
- Supermarket

FOOD SERVICE
- Full service restaurant
- Fast food/ carryout

CLOTHING
- Ladies apparel

SHOES
- Family shoes

HOME APPLIANCES/MUSIC
  Radio, video, stereo

GIFTS/SPECIALTY
  Cards and gifts
  Books and stationary

JEWELRY AND COSMETICS
  Jewelry

DRUGS
  Drugs

OTHER RETAIL
  Other retail

PERSONAL SERVICES
  Beauty
  Cleaner and dyers

FINANCIAL
  Banks

OFFICES (other than financial)
  Medical and dental
  Other offices

<u>Market Area Disposable Income</u>

The surrounding neighborhoods (census tracts 3521-3539) have a total population of 59,115 or 64% of the total population of Cambridge. This group had a median household income of $12,717 in 1980 compared to a median income of $14,264 for the entire city of Cambridge. The projected 1985 figures are $16,880 for the Central Square neighborhoods'and $18,900 for the city. The market potential study projects that expeditures for the twenty store types total $9128 per household. The total expenditures for the neighborhoods are $212,689,000 compared to $373,218,000 for the entire city, for the same twenty store types. These figures are consistent with the popular perception that the Central Square area is poorer than Cambridge as a whole. In fact, although Central Square residents make up 64% of the Cambridge population, they account for only 43% of total dollars spent by the people of Cambridge.

It should be noted that the census tracts, which make up the neighborhoods around Central Square, are also adjacent to other shopping areas, specifically Kendall Square, Harvard Square and Porter Square in Cambridge as well as parts of Somerville. Many of the residents are within walking distances to these retail areas. Thus Central Square must compete for the retail dollars of its' neighborhood residents. It is generally at a strong disadvantage in this competition because it lacks the image of Harvard Square and the available parking and anchor store of Porter Square. Only under optimum conditions would the Central Square retail district actually be able to support the total number of stores in the following table.

The average expenditure figures translate into approximately 65% of an average household income after taxes. National averages for household expenditures, according to census data, are 16% for food, 14% for non-durable goods, 10% for durable goods, 24% for personal services (medical,insurances), 12% for housing 16% for taxes and 8% for savings or investments (Source: U.S. Census

Bureau). Average housing costs for the Greater Boston Area are much closer to 25% or more, thus reducing actual potential expenditures. However, average costs of living and goods and services are high in the area so total expenditures for goods and services,in actual dollars could concievably be higher than the national average of 40%.

Another factor in estimating the potential support base for retail businesses are the employees and transients who come into Central Square daily. An estimated 35,000 people commute to the area every workday (Source 1980 CARD area report).

While there are no available figures for expenditures by workers in the Central Square area, there is data available for workers in the Downtown Boston area. These were part of a study conducted by Cambridge Systematics(1983) which showed that the average worker spent about $1,013 annually of which 65% was spent for lunch. In order to be as conservative as possible I have assumed that the workers in Central Square spent less than the $2.53 that the average downtown worker spent daily for lunch. At $2.00 per employee this estimate would indicate a potential expenditure of $18,200,000 annually just for the restaurants in the area.

According to a survey conducted in 1982 among shoppers in Central Square, of 100 shoppers surveyed 86% lived or worked in the area and 74% stated that the amount of their shopping that was done in the Central Square retail area was between 10 to 25% (Source Central Square Report, Cambridge community Development Dept.) What this indicates is that there is a great deal of leakage of the potential disposable income of neighborhood residents. The competition for business with Harvard Square and Watertown Mall, in particular, has a great effect on the amount of money spent in Central Square.

Central Square is very dependent upon its "captive market"; the elderly in the neighborhoods who find it more convenient to shop in the area, area residents who shop for items that they need at the moment, and area workers who do not have the time to go somewhere else during lunch or pick up items on the way home. However, as the data shows, even the captive market does only a small percentage of its total shopping in Central Square.

It is important to realize the effects of the competition, and the dependence of Central Square on the neighborhoods when evaluating the potential for increased profitability in Central Square and its potential to support retail business.

The following table contains estimates, by store type, of the potential number of stores that the surrounding neighborhoods could support in each category

TABLE #2 MARKET POTENTIAL AND EXPENDITURES

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STORE TYPE	ANNUAL EXPENDITURE (000's)	SALES PER STORE (MASS)	# OF STORES
Grocery	$66,739	$1,983,900	33.64
Auto service (supplies)	29,036	782,538	37.10
Fast food	11,879	398,161	29.83
Full service restaurant	14,537	349,365	41.61
Drug and proprietary	9,291	645,167	14.40
Furniture	6,127	703,604	8.71
Department; general merchandise	28,115	9,195,547	3.06
Gift/catalog	3,649		
Liquor	4,878	662,449	7.36
Variety	2,455	440,471	5.57
Shoes	2,528	342,385	7.38
Apparel	11,917	560,706	21.25
Jewelry	1,963	383,911	5.11
Appliance	1,428	629,242	2.26
Hardware	1,807	402,376	4.49
Home improvement	4,021	1,086,398	3.70
Toys	642	680,273	0.94
Photo	424	421,613	1.00

Ice cream	468	294,667	1.58
Convenience	10,785	343,764	31.37

There are statistics available for the retail businesses in Cambridge. These show the number of each type that are presently in Cambridge and their overall sales. With the exception of the department store figures which showed average sales of $19,245,000 for the three full-line department stores, the Cambridge average sales were fairly consistent with the Massachusetts averages.

The above table does not reflect the number of stores that should or could be in Central Square. What it does represent is the potential number of stores that residents around the area could support based on their disposable income. It must be remembered that Central Square, while in a very good physical location, is also surrounded by a number of competitors. The most important thing that the table shows is the potential market that exists in the area and for which Central Square retailers should be competing.

The purpose of the tables and the preceeding discussion, is to provide a basis for analysis of the actual inventory of services in the Central Square retail district, which is in the next chapter.

CHAPTER THREE: CENTRAL SQUARE RETAIL REALITY

The information in this chapter was compiled through a survey of the Central Square retail businesses. First, I will explain my methodology. Then I will discuss the actual retail mix in the area. Third, I will discuss the common themes and impressions I recieved from the owners and managers of area retail businesses. Lastly, I will discuss my own thoughts and impressions of the Central Square retail area.

METHODOLOGY

The survey which I conducted consisted of 16 questions that were asked of owners or managers of 90 out of the 135 Central Square businesses. The survey was conducted orally during interviews that lasted from 15 minutes to an hour. The first part of the survey focused on location, type of business, square footage and whether the tenant owned or leased the space. These questions were important for the inventory of services which I was trying to compile. They also provided background information for the most important part of the survey. What I needed, if I intended to try and make suggestions or recommendations for new businesses or development strategies for new space, was to see the retail area through the eyes of the merchants. What I wanted was to get the feelings and impressions of these people who spent most of their time in the retail world of Central

Square. The people I interveiwed provided me with candid, thoughtful suggestions and impressions on the condition of the Square. A good number of the merchants that I met have seen conditions change over 20 to 40 years and some seemed to have been waiting for someone to ask their opinions. The survey was conducted from door to door over a period of three and a half weeks. I was not able to get to all the businesses, primarily due to summer vacatons and schedules, but as I went along, the merchants themselves helped me set times to talk to their neighbors or vouched for me with the more skeptical. Only one owner of a business that I approached refused to speak to me at all.

RETAIL MIX

The Central Square retail area contains 135 retail and service establishments in its first floor space. These businesses occupy aproximately 302,050 square feet out of a total of 314,000 square feet of gross retail space. Approximately 12,000 of the total first floor retail square or 3.8% is currently vacant. Despite the low vacancy rate there are a great deal of problems in the retail area.

The largest users of space in the area are full service restaurants, fast food restuarants, bars, and pastry and donut shops. These account for almost 22% of the presently leased space. Furniture stores are the second largest tenants in the area at 17.9%, but this space is divided between 5 establishments while the food services comprise 35 separate establishments.

This large number of restuarants only serves to strenghen the image people have of Central Square as a restuarant strip. There are nine Asian restuarants in the area and five East Indian restuarants within the boundaries of Central Square. While the cuisine may differ, as some of the owners explained to me, the general impression is that they are all the same.

Among the food services that are totaled in the list that follows are three coffee shops that fall under the heading of donuts and pastry. There is not however a full service bakery in the area. At one point in the past there were two. I don't know the circumstances of their closing. I do know that they are missed.

Of the 131 establishments I was able to contact, 122 were tenants. This is an important factor in that it relates to the present condition of the Central Square retail area. Central Square commands the lowest per square foot rentals of the six urban shopping areas in Boston and Cambridge. The other five being Harvard Square, Downtown Crossing, Newbury Street, Boylston Street and Fanueil Hall Marketplace. Also, of the 81 businesses that would respond to questions regarding their lease terms, 80% have leases with 1 to 4 years left to run. Many of these are year to year or two year wait and see types of leases. These facts and the general conditions of the buildings gave me the impression that perhaps landlords are waiting to see what direction the area is going to go in before investing in improving the conditions of their buildings. Another possibilty is that if property values increase, these owners, most of whom have held these properties for 10 to 20 years (Source:City Hall records) will sell them. The short average lease terms make this a feasible possibilty.

The first thing one notices about the retail mix in Central Square is that there is no anchor or major draw within the Square. As mentioned in the previous chapter, the last major store left a few years ago. There is also no Discount or Junior department store (see Table #1). Given the present condition and availabilty of space, it is not likely that one will come into the area in the near future; (the median size nationally for these is 20,000 sq.ft.). There are three regional or national variety stores, one of which is rumored to be leaving and two of which are the same chain.

There is one supermarket, Purity Supreme, which has relatively high prices due to the high cost of shoplifting. The area does not need, nor could it find room for, another supermarket. The general vicinity of Central Square is well supplied with supermarkets within a two mile radius. There are also four convenience stores in the Square for small shopping trips. Three of these are open twenty-four hours a day.

There is only one Men's store in the area. According to both the estimates in the last chapter, and interveiws with merchants and shoppers, the area could use a quality men's store. A store of this type could probably survive in the area from business generated by people who live and work in the area. It would also be in a good position to supply the needs of the changing neighborhood.

Among women interveiwed, the general concensus is that the area could use a higher quality womens clothing store. The present mix is two stores that are trendy but low quality merchandise, two which cater to the more mature woman(35 and over), and one which caters to juniors(18 to 30). The sixth store is a boutique which specializes in East Indian imports. The conclusion being that there is room for a store for juniors, if the merchadise is of good quality. Most of the women that I spoke to who worked in the area said that other than an occasional item, they did not shop for clothes in the area. These are the people whom the square needs to focus on for lunchtime and after work shopping.

The kind of clothing and other needs that are not being met are the things that were formerly found in the anchor stores. For example, one way around this problem is to create a mix within the square that is matched to the type of goods and services provided by a department store and to market the area in that fashion.

The following table shows the type of retail and services currently available in Central Square. The other columns show the number of establishments and square footage by type and its percentage of the total retail space presently occupied.

TABLE #3 CENTRAL SQUARE RETAIL MIX & SQUARE FOOTAGES

RETAIL TYPE	# OF ESTAB.	SQ. FT.	% OF TOTAL
Eating and drinking Establishments	20	45,800	15%
Bars	2	3,800	01%
Fast Food	13	15,050	05%
Donut and Pastry	3	2,900	00.96%
Grocery and Convenience Store	5	16,700	05.5%
Apparel Stores (Women's)	7	14,200	04.7%
(Men's)	1	1,500	00.5%
(Unisex)	2	6,800	02.3%
Shoes	6	5,960	02%
Shoe Repair	3	1,700	00.6%
Thrift Stores	3	2,900	00.96%
Hardware	2	5,900	02%
Florists	3	4,240	01.4%
Jewelers	4	8,200	02.7%
Liquor	2	2,400	00.8%

TABLE #2 (CONT.)

RETAIL TYPE	# OF ESTAB.	SQ.FT.	% OF TOTAL
Copy Shops	2	1,950	00.6%
Records	2	3,100	01%
Photo Developer	2	3,600	01.2%
Drugs	3	18,800	06%
Variety/Discount	3	34,000	11.3%
Beauty Supply	2	4,900	01.6%
Beauty/Barber Shops	7	5,050	01.7%
Cleaners/Tailors	5	3,200	01%
Optical Stores	3	2,250	00.7%
Health Food/Vitamins	2	1,850	00.6%
Tabacco/newsstand	2	750	00.2%
Gift Shops(ethnic)	4	5,700	01.8%
Furniture	5	54,000	17.9%
T.V/Stereo/Photo equipment&supplies	3	2,800	00.9%
Insurance	3	1,650	00.5%
Travel Agencies	2	750	00.2%
Banks	5	9,600	03.2%
Odd lot retail	2	1,100	00.4%
Phone/Gas/Electric	1	2,050	00.7%
Other Retail	6	6,900	02.3%
Total Retail Space (Presently utilized)		302,050	
Vacant Retail Space	5	12,000	03.8%

In comparing the actual retail mix of Central Square with the national tenant mix in Table #1 and the store types in the market potential analysis from the previous chapter, the following types of stores are not presently available ; department store, home improvements, appliance, and toys/hobbies. Other notable exceptions are a children's clothing store, bookstore, delicatessen, a cinema, bakery, and a sporting goods store. These last were among the top ten most often mentioned services not avaiable or needed in the area during interviewing. The others were a department store, quality clothing stores (mens and womens), and a full service stationary store.

THEMES AND IMPRESSIONS

One of the questions which I asked the merchants in the area was: if you could change something about this location what would it be? The overwhelming reponse was the parking. Virtually all the establishments that depend on people spending time inside in order to make money (e.g.restaurants, clothing stores) are hard hit by this problem. If the number of parking spaces cannot be increased then other options should be considered. Some merchants were of the opinion that the alotted meter time might be increased which is not unreasonable but would slow down the turnover of spaces. The first step in dealing with this problem is to improve the signage for the existing parking. The merchants association has spent a number of years building up a power base in the community. These connections should be used to try to begin some of these changes.

There is also a great deal of concern over the image of Central Square. This relates primarily to the homeless, alcoholics, and teens who gather in the area. A number of merchants said that they had had break-ins and broken windows by all three groups. While the people loitering in the streets cannot be cleaned up overnight, there are other image related problems that were mentioned to me during the interveiws.

These problems had to do with general lack of continuity in the appearance and merchandising of the Square. The most important thing that malls and other successful retail areas have are strong unified merchants associations. The smaller merchants expressed the feeling that their concerns were not the same as the larger merchants and were given less consideration. My initial reaction was that perhaps these were just personal problems but this sentiment came up throughout the surveying. There are also lots of businesses that are not members. Most of these are restuarants and chain stores. There are no guidelines for the merchandising and window signage in the Square. By encouraging increased participation of more of the merchants in the area, these and other image problems could be dealt with by the association as a whole. This is not an original idea, but if the merchants are unified the chances that they can get some things done to improve the images of the stores and the square increase.

When I asked the merchants what they felt were the major obstacles in their efforts to increase profits, they all agreed on parking, tickets, no major retailer, and image. After those they were divided depending on what type of service they offer. The fast food restaurants noted the competition in the area. All of the restaurants agreed that the lack of nighttime activity cut down their profits. The retail goods stores complained about general lack of pedestrian traffic and the fact that there is a limited amount of disposable income in the area. The general opinion was that this is a low income area and you can only make so much money because of it.

However, there are a number of stores that are making an effort to compete for the higher income clientele that is coming into the area. These merchants, in particular, felt that the lack of unity in the square was hurting business. The projections for the median incomes show that the overall income range in the area is increasing. In order for Central Square to increase its share of the growing market retailers must realize that with the increased competition they need to cater to the available market.

CHAPTER FOUR: CONCLUSIONS AND RECOMMENDATIONS

Central Square is, at present, a marginal retail area. When developing a strategy for the leasing of retail space in such an area one must consider what the site, area and landlord have to offer prospective tenants.

In the case of the Church Corner retail space there are some very positive marketing attributes for particular types of businesses. The project will house at least 62 families cabable of paying at least $700 dollars a month in rent. This could, potentially, provide a stable economic base with customers drawn from the building. The tenants will be located in a brand new building which will have high visibilty and has recieved a good deal of publicity in the area. Additionally, the probable tenant profile indicates that other than the moderate income tenants, a large portion of the new tenants will be from outside the Cambridge area. This opens up the possibilty of attracting customers from outside the area who visit the building.
The location of the site is just off the center of the Square. There is excellent access to public transportation and good access by auto.

What the Central Square area offers is a chance to locate in a market area which is desperate for good quality services. There are approximately 35,000 people who commute into the area daily. If a retailer offers quality products to this segment of the market it could create a strong customer base. Central Square also offers the future. Within the next few years there will be an influx of new businesses in the Simplex development, another 400 units of moderate and market rate housing have been proposed in the area of Central Square and more office is development is being proposed along Massachusetts Avenue. This will increase the number of professionals in the area as well as the need for quality retail services.

What RCCC can offer, particularly for start up businesses is access to financial resources through a program set up by them with the Community Development Finance Corporation(CDFC). The program can provide new or expanding businesses, through RCCC, with low interest loans or capital investments for an equity position. This is a good opportunity for new retail to get financing which will not be an overwhelming burden. It also allows them lower rents than any competive retail area.

The retail space in Church Corner has two restrictive aspects. First, the space is only about three thousand square feet which will only allow about three or four storefronts. Second is that the developer does not want any food service business in the space. This takes away the possibility of trying to lease to a bakery.

Businesses which could occupy the small space and are needed in the area could include a stationary store, a menswear store, a bookstore, athletic footware store, some kind of specialty store and, because of the proximty to the apartments, a cleaners. Interest has been expressed by a cleaning business in putting a drop-off/pick up outlet in the space. There has also been an inquiry by a regional bank that does not have branch in the area. Due to the expectation of development in the area a number of banks are interested in getting a foothold in Central Square.

RCCC's strategy for leasing the space is centered on their ability to assist businesses in establishing relationships with available financing resources. A brochure should be put together outlining exactly what it is they can do for tenants and the atributes of the area. The Chamber of Commerce and The Central Square Business Association should be enlisted. Both have a vested interest in seeing quality retail in Central Square. The effort should be aimed at businesses that are located in the regional area and looking to expand. By leasing to an experienced business RCCC can reduce some of the risk invloved in its' first venture into retail. If this type if tenant is not available the proposed businesses that have submitted proforma business plans should be well researched before recommendations are made to the developer. It is also critical that the procedures for financing be guided through CDFC by someone from RCCC.

The marketing of the retail space and and the actual program for the types of stores is essential. Throughout this report the sense of discontinuity of the retail mix has been discussed. In order to create a sense of what the retail space is for I would suggest that there be a common theme among the store types. For example, if a mens'clothing store was brought in then a quality womens' store could be approached and a shoestore. Other possibilties would be a lighting store, a store that specialized in wall coverings or drapes and blinds, and one that sells prints and reproductions. The point being, these stores should not be leased in the same haphazard fashion that the rest of the Square has been. As the newest retail space in the area, it should set an example.

Another suggestion for RCCC regarding the revitalization of the area is to petition for and sponsor a fair of some sort representing the neighborhoods and the Square. Central Square could turn a negative into a positive by having an ethnic day festival where all the restuarants could show us what the difference is between cuisines. Things like this and unified and advertised sidewalk sale days could be a step in marketing the The Central Square Shopping area as a whole.

Additional economic development opportunties in the area for RCCC include the acquisition of a light industrial building for new or expanding companies that are interested in moving into the Cambridge area. A few companies which are located on the Greater Boston area are trying to relocate closer to the city because of transportation and other problems. The development of research and devlopment facilities in the Simplex propeties, and in the area around M.I.T., is an indication of the possibilties. There are also a number of former manufacturing buildings in the Riverside/ Cambridgeport area which may be acquired for use as incubator buildings for start up companies. As a source of access to start up funding, it is imperative that RCCC be in a position to help fledgling businesses begin and locate. In this way RCCC can insure that both it and the community it represents will have hedge against the future.

In conclusion, my time spent in the Central Square area and the information I have gathered make me feel that the area can stop its retail and economic decline. The area merchants, overall, are aware of what they need in order to survive. The most important thing for them is to make their complaints and concerns heard by the people in municipal government who are in a position to make neccesary changes. They will only be heard if they approach this as a group. Another problem which has to be addressed concerns landlords. They are raising rents according to the overall Boston area trends, but the tenants either cannot or are struggling to meet the rents. The problem is that at the present time the Square does not attract tenants that can afford the rent. This is exemplified by the fact that one of the most atractive retail locations in the Square is occupied by The Tax Man at Western and Massachusetts

Avenues, the center of the square. Rather than losing more retail stores an alternative may be to take a lower base rent and a percentage of the gross sales. However, this would mean that the landlords would have to take an active interest in the survival of the businesses This may also mean that there would be improvements done to make the buildings and in turn the area more attractive. It will take a large scale, concerted effort to improve the retail trade in the Square, but nobody said it would be easy.

EXHIBITS

1. A list of each retail space in Central Square.
2. The originals of the market potential report from Donnely Marketing for the city of Cambridge (A) and the census tracts around Central Square (B).
3. The retail survey.

Exhibit #1 An inventory of Central Square retail services

EATING AND DRINKING PLACES

Bradford Cafe
Oh Calcutta
Middle East Cafe
Kebabish
Mary Chung
Jade Terrace
Indian Pavillion
Ghandi Restaurant
T.T. the Bears' Place
Lai Lai
Ken's Pub
Prospect Buffet Cafe
Off The Wall
Kabuki
Bangkok House
Nick's Steak House
Korean House
Hsing Hsing
P & P London Pub
Peking Duck

BARS:

Can Tab Lounge
Marquee
Latin Quarters

FAST FOOD:

Mc Donald's
Burger King
Church's Fried Chicken
Papa Gino's
Hifi Pizza
ABC Pizza
Tast-T Shop
Coffee Time
Brigham's
Brookline Lunch

DONUT & PASTRY:

Harvard Donut Shop
Dunkin' Donuts
Vouros Greek Pastry

GROCERY AND CONVENIENCE

Purity Supreme
Anthony's Greek Market
Nite and Day Convenience
Store 24
Seven-Eleven

CLOTHING

(Women's)
Hit or Miss
Fashion Ave.
Coquette
Cummings
Emily Rose
Shalimar Boutique

(Men's)
Surmans

(Family)
Cambridge Training
Central Surplus

HARDWARE

Pill
Central Square Hardware & Tool Rental

FLORISTS

Gal Gay the Florist
Central Square Florist
University Florist

JEWELERS

Roger's Jewelry
Rubin Jeweler/City Loan Co.
Terra Cotta
The Jewelry Store

USED CLOTHING

Salvation Army Thrift Store

St. Vincent De Paul Thrift Store
O.R.T. Value Center

<u>LIQUOR STORES</u>

Lafeyette
Libby's

<u>SHOES</u>

Rosenberg's
Baker's
Irving's
Teddy's

(Women's)
Morse Shoes
Self-Service Shoe Outlet

<u>SHOE REPAIR</u>

Paul's
Jimmy's

<u>COPY SHOPS</u>

Sir Speedy
Classic Copy

<u>RECORDS:</u>

Cheap-O
El Salvadoreno

<u>PHOTO DEVELOPER'S:</u>

Photo-Quik
Foto-Mat

<u>DRUGS:</u>

Hunt Rexall Drugs
Pharmacity
Rite-Aid

VARIETY/DISCOUNTS:

Woolworth's
FFC #1
FFC #2

INSURANCE:

Congress Insurance
Savage Insurance
Central Square Insurance

TRAVEL AGENCY:

Ryan's Travel
City of Athen's

GIFT SHOPS:

Bak Lee Tat
East India Co.
Greek Music and Gift Shop
Yashinoya Inc.

BEAUTY SUPPLY:

Venus Cosmetic Store
Ace Beauty Supply

BEAUTY/BARBER SHOPS:

Charlenes of Cambridge
Lewis Unisex Beauty Salon
The Grand Stand
Unisex Hair Design
Phyliss Lee Beauty Salon
John's Barber Shop
Anthony's Barber Shop

CLEANERS/TAILORS:

Coolidge Cleaners
1-Hour Martinizing
Simeon Fine Tailoring
Frank the Tailor
Harvard Highlander (self-service cleaning and laundry)

OPTICAL STORES:

Hearing & Eyeglass World
Cambridge Vision Center
Optometrist Dr. Kane

HEALTH FOOD/VITAMINS:

General Nutrition Center
Nature Food Center

TABACCO/NEWSPAPERS:

Weiner Ltd.
Lee Cigar Co.

FURNITURE:

Bane's Furniture
Cambridge Furniture
Putnam Furniture Outlet
Macy Furniture
Bedworks

TV/STEREO:

Mass. TV Sales/Service
Radio Shack
A. Smith Hi-Fi

BANKS:

Cambridgeport Savings
Bay Banks/Harvard Trust
U.S. Trust/Middlesex
Shawmut County Bank

OTHER:

Cambridge Dental Center
AT & T Phone Center
Com Gas/Electric
Sam Flax Art & Drafting Supplies
Central Music Sales Co.
Rachel's Fabrics
Tax Man
H & R Block
The Factory Outlet
603 Mass. Avenue
Mrs. Rose-Ann (Fortune Teller)

(A)

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

TODD W. JONES
CENTRAL SQUARE RETAIL AREA

MARKET POTENTIAL 07/26/85
1985 ANNUAL SHOPPING CENTER

DONNELLEY EXPENDITURE POTENTIAL INDEX

REGIONAL	U.S.
85.1	87.4

EXPENDITURE POTENTIAL GROWTH

RATE (1970-85):	AREA	REGION	USA
PER HOUSEHOLD	4.58%	6.39%	6.47%
TOTAL	6.46%	8.55%	8.63%

YEAR	TOTAL POPULATION	TOTAL HOUSEHOLDS	HOUSEHOLD POPULATION	AVERAGE HH. SIZE	MEDIAN HH. INCOME
1980	95322	38836	82888	2.13	$14264
1985	92090	38247	79656	2.08	$18900

	ANNUAL TOTAL ($000)	ANNUAL $ PER HSHLD	ANNUALIZED GROWTH RATE (1970-1985) TOTAL	PER HSHLD	EXPENDITURE POTENTIAL INDEX REGION	U.S.
GROCERY STORE	111969	2928	5.57%	3.71%	83.6	94.4
AUTO AFTER STORE	48610	1271	7.68%	5.78%	80.1	70.6
FAST FOOD REST.	21949	574	6.80%	4.91%	96.8	105.2
FULL SERV. REST.	26517	693	5.34%	3.48%	95.9	103.3
DRUG STORE	16502	431	6.40%	4.52%	83.0	80.4
FURNITURE STORE	10806	283	7.05%	5.16%	93.3	97.9
DEPARTMENT STORE	52105	1362	6.30%	4.91%	85.3	86.3
GIFT CATALOG	6461	169	8.19%	6.28%	99.4	92.3
LIQUOR STORE	8836	231	4.26%	2.42%	85.7	91.4
VARIETY STORE	4515	118	6.23%	4.41%	85.6	87.7
SHOE STORE	4538	119	7.97%	6.06%	86.3	84.9
APPAREL STORE	22518	589	7.04%	5.15%	92.9	94.8
JEWELRY STORE	3615	95	8.17%	6.27%	99.9	81.0
APPLIANCE STORE	2491	65	6.11%	4.24%	74.9	67.1
HARDWARE STORE	3432	90	5.72%	3.86%	67.3	66.0
HOME IMPROVEMENT CENTER	7373	193	5.49%	3.63%	63.0	63.1
TOY STORE	1231	32	7.71%	5.81%	47.6	60.7
PHOTO STORE	784	21	6.42%	4.54%	82.7	74.5
ICE CREAM STORE	810	21	5.15%	3.30%	94.2	105.4
CONVENIENCE STORE	18156	475	10.54%	8.59%	84.9	86.5
MARKET POTENTIAL	373218	9760				

* EXPENDITURE POTENTIAL INDEX - SHOWS THE AMOUNT BY WHICH AREA PER HOUSEHOLD EXPENDITURES DIFFER FROM THAT WITHIN THE REGION & THE NATION. VALUES BELOW 100 SIGNIFY THAT AREA IS BELOW REGIONAL OR NATIONAL PER HSHLD EXPENDITURES.

1. 0. 0 : DEFINITION BY TRACT

 (203) 965 - 5454

(B)

DONNELLEY MARKETING INFORMATION SERVICES
A COMPANY OF THE DUN & BRADSTREET CORPORATION

TODD W. JONES
CENTRAL SQUARE RETAIL AREA

MARKET POTENTIAL 07/29/85
1985 ANNUAL SHOPPING CENTER

DONNELLEY EXPENDITURE POTENTIAL INDEX

REGIONAL	U.S.
79.6	81.8

EXPENDITURE POTENTIAL GROWTH

RATE (1970-85):	AREA	REGION	USA
PER HOUSEHOLD	4.12%	6.39%	6.47%
TOTAL	5.65%	8.55%	8.63%

YEAR	TOTAL POPULATION	TOTAL HOUSEHOLDS	HOUSEHOLD POPULATION	AVERAGE HH. SIZE	MEDIAN HH. INCOME
1980	60936	23599	50251	2.13	$12717
1985	59115	23301	48430	2.08	$16880

	ANNUAL TOTAL ($000)	ANNUAL $ PER HSHLD	ANNUALIZED GROWTH RATE (1970-1985) TOTAL	PER HSHLD	EXPENDITURE POTENTIAL INDEX REGION	U.S.
GROCERY STORE	66739	2864	5.08%	3.56%	81.8	92.3
AUTO AFTER STORE	29036	1246	7.20%	5.64%	78.5	69.2
FAST FOOD REST.	11879	510	5.62%	4.09%	86.0	93.4
FULL SERV. REST.	14537	624	4.27%	2.75%	86.3	92.9
DRUG STORE	9291	399	5.51%	3.97%	76.7	74.3
FURNITURE STORE	6127	263	6.20%	4.66%	86.8	91.1
DEPARTMENT STORE	28115	1207	5.60%	4.07%	75.5	76.5
GIFT CATALOG	3649	157	7.31%	5.75%	92.2	85.6
LIQUOR STORE	4878	209	3.25%	1.75%	77.6	82.9
VARIETY STORE	2455	105	5.15%	3.62%	76.4	78.3
SHOE STORE	2528	108	6.98%	5.43%	78.9	77.6
APPAREL STORE	11917	511	5.70%	4.17%	80.7	82.3
JEWELRY STORE	1963	84	7.01%	5.46%	89.0	72.2
APPLIANCE STORE	1428	61	5.35%	3.82%	70.5	63.2
HARDWARE STORE	1807	78	4.37%	2.85%	58.1	57.0
HOME IMPROVEMENT CENTER	4021	173	4.39%	2.87%	56.4	56.5
TOY STORE	642	28	6.26%	4.72%	40.7	52.0
PHOTO STORE	424	18	5.24%	3.71%	73.4	66.1
ICE CREAM STORE	468	20	4.45%	2.93%	79.8	100.0
CONVENIENCE STORE	10785	463	10.00%	8.41%	82.7	84.4
MARKET POTENTIAL	212689	9128				

* EXPENDITURE POTENTIAL INDEX - SHOWS THE AMOUNT BY WHICH AREA PER HOUSEHOLD EXPENDITURES DIFFER FROM THAT WITHIN THE REGION & THE NATION. VALUES BELOW 100 SIGNIFY THAT AREA IS BELOW REGIONAL OR NATIONAL PER HSHLD EXPENDITURES.

1. 0. 0 : DEFINITION BY TRACT

 (203) 965 - 5454

RETAIL BUSINESS SURVEY

1. Location:

2. Type of business:

3.Own or rent

4.Square footage

5.Terms of the lease

6.If you could change something about this location what would it be?

7. How many people do you employ?

8. Do you advertise?

Where

What medium

9. Who do you consider your target market?

10. Who do you consider your main competition

11. Do you use the businesses in this area?

12. Are there businesses which you would use that are not located in the immediate area?

13.What do you feel are the greatest obstacles to maximum profitability?

14.If technical assistance were made available by RCCC to help locate new financing or for management assistance and growth planning would you use it?

15. If your lease is terminating soon would you consider relocating in the area?

16. Do you belong to any of the local commerce organizations. (which one/s)